

**UNITED STATES BANKRUPTCY COURT
IN THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
	:	Chapter 13
JUDY ANN VICENTY	:	Bankruptcy No. 16-17769-sr
	:	
Debtor(s)	:	

FOURTH AMENDED CHAPTER 13 PLAN

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee and the Debtor(s) or Debtors' employer shall pay to the Trustee the sum of:

**From November 4, 2016 through July 31, 2017 monthly payments totaling
\$4,320.36**

**Followed by payments of \$913.00 per month for a period of 52 months
PLAN BASE AMOUNT: \$51,796.36**

2. From the payments so received, the Trustee shall make the disbursements as follows:
 - (a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507:

N/A
 - (b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

Citizens Bank: First Mortgage. Claim #4.

Pre-petition arrears, costs and fees in the amount of \$9,078.08 to be paid through the Chapter 13 Plan. In addition, post-petition arrears, costs and fees in the amount of \$3,916.05 as per Stipulation between the parties and the Amended Claim for the period of January 2017 through July 2017. Total payment to creditor through the Plan in the amount of **\$12,994.13**. Debtor to remain current with regular monthly payments outside the Plan with monthly payments directly to creditor.

Bank of America: Second Mortgage. Claim #9.

Pre-petition arrears, costs and fees in the amount of **\$8,572.16** to be paid through the Chapter 13 Plan. Debtor to remain current with regular monthly payments outside the Plan directly to creditor.

City of Philadelphia: Water/Sewer. Claim #11. Payment through the Plan of the secured claim in the amount of **\$2,875.80**.

City of Philadelphia: Real Estate Taxes. Claim #12. Payment through the Plan of the secured claim in the amount of \$8,785.16 plus interest at 9% in the amount of \$3,953.32 for a total payment of **\$12,738.48**.

Sensible Auto Leasing: Car Lease. No Claim filed. Debtor to remain current with regular monthly payments outside the Plan directly to creditor.

(c) Subsequent to dividends to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows:

Wells Fargo Bank: Claim #8. Student Loan for Teena Velez.

Co-signed by Debtor. No payments through the Plan. Teena Velez to continue making regular monthly payments directly to the creditor outside the Plan.

100% payment to those other unsecured creditors that have filed Claims which have been allowed by the Court.

Claims 1, 2, 3, 5, 6, 10 totaling **\$9,935.54**.

3. The following executory contracts of the debtor are rejected: None

Dated: 7/17/17

/s/ Judy Vicenty

Debtor

Acceptances may be mailed to:

JONATHAN KRINICK, ESQ.
WILLIG, WILLIAMS & DAVIDSON
1845 WALNUT STREET, 24TH FLOOR
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